Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A computer-implemented method for dynamically creating a network based application form <u>in order to receive an application for multiple products offered</u> <u>by a single entity, the method</u> comprising the steps of:

    receiving a request from a customer computing system to apply for a plurality of products <u>offered by the entity</u>, the request received over a network at a host server, wherein specific <u>categories of</u> information [[is]] <u>are</u> required to be submitted to apply for each one of the plurality of products <u>available through the entity</u>;

    dynamically assembling, using a computer processor at the host server, in response to the request, an application page for display over the network, ~~said application page having multiple~~ ~~fields, the application page assembled from a plurality of documents, wherein each document of~~ ~~the plurality of documents contains at least one field required to apply for one of the plurality of~~ ~~products;~~ <u>the assembly including,</u>

        <u>determining each category of information required for each requested product,</u>
        <u>locating at least one document corresponding to each category of information, and</u>
        <u>combining the located documents to create the application page in response to the</u> <u>request, such that a field for each located document is included in the application page</u> <u>only once, thus avoiding duplicative requests for information to the customer;</u> and

    receiving information input at the host server from the customer computing system corresponding to each field contained in the application page.

2.   (Original) The method of claim 1, further including the steps of:

validating the information input by comparing the information input to validation criteria;

and

when the information input fails to correctly compare to the validation criteria,

assembling a second application page including prompts to reenter information and receiving

correction information input.

3.   (Original) The method of claim 1, further including the step of forwarding the

information input to a decision module for processing the information input.

4.   (Original) The method of claim 1, further including the steps of:

determining whether the request to apply originates from a customer that is logged in to a

session manager;

accessing stored data regarding the customer if the customer is logged in, wherein the

step of assembling an application page includes inserting the stored data in the application page

displayed over the network.

5.   (Original) The method of claim 1 wherein the plurality of products includes banking

products and the specific information required to apply for one of the plurality of products

includes information regarding an amount of credit to be extended.

6.   (Original) The method of claim 5 further including the step of forwarding the information input to a decision module for processing the information input to determine if data input justifies extension of credit.

7.   (Original) The method of claim 1 wherein the request is in the form of parameters received within a universal resource locator.

8.   (Currently Amended) A computer-implemented system for obtaining application data from an applicant through a dynamically created network based application form in order to receive an application for multiple products offered by a single entity, the system comprising:

        a dynamic application module utilized by a host server for receiving a request over a network from a customer computing system to apply for at least two of a plurality of products offered by the entity, the dynamic application module determining categories of information required for the at least two selected products, wherein specific categories of information are required to be submitted to apply for each one of the products, the dynamic application module dynamically creating an application requesting data corresponding to the information categories from the customer computing system required to apply for the at least two of a plurality of products available through the entity, the dynamic creation including,

                determining each category of information required for each requested product,

                locating at least one document corresponding to each category of information, and

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combining the located documents to create the application page in response to the request, such that a field for each located document is included in the application page only once, thus avoiding duplicative requests for information to the customer;

and receiving the data requested; and

a decision module utilized by the host server, the decision module in communication with said dynamic application module, said decision module for receiving the data, generating a decision regarding the application using a computer processor, and providing the decision to said dynamic application module.

9. (Original) The system according to claim 8 further comprising:

a universal session manager in communication with said dynamic application module, said universal session manager for creating a verification of an originator of the request; and

a profile database in communication with said dynamic application module, said profile database for providing stored data regarding the originator of the request.

10. (Previously Presented) The system according to claim 9 wherein said dynamic application module, said universal session manager and said database reside on said host server.

11. (Canceled)

12. (Original) The system according to claim 11 wherein said dynamic application module provides the application in the form of an application page over the network to the originator of the request.

13.　　(Original)　The system according to claim 8 further including a processing database in communication with said dynamic application module, said processing database for receiving data regarding use of said dynamic application module.

14.　　(Currently Amended)　A computer-implemented method for dynamically creating a network based application form <u>in order to receive an application for multiple products offered by a single entity, the method</u> comprising the steps of:

　　　　receiving, over a network at a host server, a request to apply for at least one of a plurality of products in the form of a uniform resource locator, wherein specific <u>categories of</u> information [[is]] <u>are</u> required to be submitted to apply for each one of the plurality of products;

　　　　parsing the uniform resource locator to identify the at least one of a plurality of products;

　　　　dynamically assembling an application page using a processor at the host server for display over the network, <u>the assembly including</u> ~~said application page assembled from a plurality of documents, wherein each document of the plurality of documents contains at least one field corresponding to the specific information required to apply for one of the plurality of products~~

　　　　　　　　<u>determining each category of information required for each requested product,</u>

　　　　　　　　<u>locating at least one document corresponding to each category of information, and</u>

　　　　　　　　<u>combining the located documents to create the application page in response to the request, such that a field for each located document is included in the application page only once, thus avoiding duplicative requests for information to the customer</u>; and

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receiving, at the host server, information input corresponding to each field contained in the application page.

15.   (Original) The method of claim 14, further including the steps of:

validating the information input by comparing the information input to validation criteria; and

when the information input fails to correctly compare to the validation criteria, assembling a second application page including prompts to reenter information and receiving corrected information input.

16.   (Original) The method of claim 14, further including the step of forwarding the information input to a decision module for processing the information input.

17.   (Original) The method of claim 14, further including the steps of:

determining whether the request to apply originates from a customer that is logged in to a session manager;

accessing stored data regarding the customer if the customer is logged in, wherein the step of assembling an application page includes inserting the stored data in the application page displayed over the network.

18.   (Original) The method of claim 14 wherein the plurality of products includes banking products and the specific information required to apply for one of the plurality of products includes information regarding an amount of credit to be extended.

19.   (Original) The method of claim 18 further including the step of forwarding the information input to a decision module for processing the information input to determine if data input justifies extension of credit.

20.   (Canceled)

21.   (Canceled)